

## CLAIMS

What is claimed is:

1. A vehicle, comprising:

a fuselage having a longitudinal axis and a transverse axis;

5 at least one lift-producing propeller carried by said fuselage on each side of said transverse axis;

a pilot's compartment formed in said fuselage between said lift-producing propellers and substantially aligned with one side of said fuselage; and

10 a payload bay formed in said fuselage between said lift-producing propellers and opposite said pilot's compartment.

2. The vehicle according to Claim 1, wherein said payload bay includes a cover deployable to an open position providing access to said payload bay, and to a closed position covering the payload bay.

15 3. The vehicle according to Claim 2, wherein the cover of said payload bay is pivotally mounted to the top of said fuselage along an axis parallel to said longitudinal axis.

4. The vehicle according to Claim 1, wherein the vehicle includes a flexible skirt extending below the fuselage enabling the vehicle to be used as a hovercraft for movement over ground or water.

20 5. The vehicle according to Claim 1, wherein the vehicle includes at least one outward-facing seat disposed in said payload bay opposite said pilot's compartment.